**Career object: -** A dedicated and hard-working business analyst willing to redefine the career trajectory from banking into a new domain to help the company grow to new heights and to gain expertise in Business Analysis. Have overall experience of 11+ years, of which, a Business Analyst for 6.9 years.

**Profile summary: -**

* Business Analyst for two main banking applications. Skilled in SDLC models.
* Proficient in Waterfall model: Requirements Gathering through various Elicitation techniques like Brainstorming, JAD, Focus Groups, Interviews, Documentation, Prototyping.
* Experienced in translating BRD into FRD and requirements tracking through RTM. Well-versed with UAT & handling change requests.
* Expert in Agile scrum: Creation of user stories, sprint and product backlogs, conducted various sprint meetings, sprint and product burn down charts, ensured DOR and DOD checklist.
* Experienced in handling Sales, Marketing & Branch Operations - like Account Opening, taking Deposits, lending Loans, providing Locker facility, Customer Relationship Management and handling of all Customer Complaints.

**HDFC BANK** **(Sep 2023 to Aug 2024)**

**Designation:-** Senior Manager (Branch Channel lead management)

**Role:-** SME (Business analyst)

**Project name:-** Customer Connect CRM Transformation. |1 years|

**Responsibilities:-**

* Created User Stories in Product Backlog using JIRA. Conducted Sprint Planning
* Meeting to define the work for the upcoming sprint and get story points &
* Acceptance Criteria to ensure Definition of Ready.
* Conducted Daily Scrum meetings to know the progress of work on a day-to- day Basis.
* Updated Stakeholders about the progress of the work through sprint and
* Product burn down charts.
* Assisted in development and testing & ensured Definition of Done.
* Conducted sprint review and retrospective meetings at the end of each sprint to know if everything is going well and if there are any obstacles faced in the sprint.
* Initiated change requests, after project is Live, by conducting feasibility study
* & thereby collaborating with SBI IT team through various escalation portals.
* Profound understanding of customers’ needs and providing the required Banking services.
* Suggested the right banking products suitable to the customers thereby
* Protecting the interests of the customers.

**IDFC BANK** **(Oct 2019 to Sep 2023)**

**Designation:-** Senior Manager (Branch Channel lead management)

**Role:-** SME (Business analyst)

**Project name:-** Customer Connect CRM Transformation. |2 years|

**Name:-** Govardhan Mohan Shinde

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**Linked id:-**www.linkedin.Com/in/govardhanshinde5041a826

**Core competences: -**

* Business Analysis Planning and Monitoring.
* Elicitation and Collaboration.
* Requirement Life cycle Management.
* Requirement Analysis and Design Definition.
* Strategy Analysis
* Solution Evaluation
* Stakeholder management
* Project management

**Technical skills**

* Documentation Tools: MS Suite.
* Prototyping & Wire frames Tools: Azure & Balsamic
* Modeling Tools: MS Visio, Draw.io.
* Database: SQL
* Project Management tool:- JIRA
* Reporting Tools: Power BI, & Tableau.

**Domain knowledge: -**

Finical.

CRM.

LMS.

**Education:-**

PG Diploma, Maniple, 75.42% (2011-2012)

B Com, Pune Univ., 65.30% (2009, 2010)

**Certificates:-**

Certified IT – Business Analyst IIBA [EEP]

 **Awards/achievements: -**

**Language:-**

1. Hindi
2. English
3. Marathi
	* Conducted **SWOT analysis** to evaluate SalesOne’s positioning, identifying improvement areas in customer journey for home loan processing.
	* Performed **Gap Analysis** to enhance the existing SalesOne application and streamline disbursement workflows.
	* **Gathered business requirements** through interviews, document analysis, and system study.
	* Assisted in **prototyping user interfaces for login** and disbursement modules, ensuring improved UX for loan officers.
	* Mapped stage-wise requirements using **RTM** to track progress and ensure coverage throughout the SDLC.
	* Authored test cases and collaborated during **UAT to validate key** functionalities across loan login and disbursement lifecycle.
	* Supported loan disbursement team in operational activities like KYC verification, compliance checks, and financial document validation.
	* Resolved technical and user issues using **Root-Cause Analysis**, improving efficiency and customer turnaround time.
	* Coordinated with cross-functional teams including sales, credit, legal, and IT to align business needs with system functionality.
	* Maintained regulatory compliance and ensured data accuracy at every disbursement step.

**Project 1 :- IDFC Salesforce- IDFC HOME loan digital journey.**

**Duration: 2 years**

* + Collaborated with stakeholders and product owners in sprint planning, backlog grooming, and defining user stories for internet banking enhancements.
	+ Conducted AS-IS and TO-BE analysis to streamline existing modules such as fund transfer, bill payments, and account summary.
	+ Captured functional and non-functional requirements using elicitation techniques like workshops, document analysis, and stakeholder interviews.
	+ Prioritized product backlog and ensured detailed acceptance criteria were in place for each user story.
	+ Created wireframes and assisted in UI/UX design for responsive mobile and web interfaces aligned with customer behaviour.
	+ Supported QA team by preparing test case scenarios and ensuring smooth UAT by coordinating with business users.
	+ Conducted sprint reviews and retrospectives to gather feedback and improve product delivery cycle.
	+ Coordinated with development teams to clarify doubts during daily stand-ups and resolved blockers in a timely manner.
	+ Ensured compliance with regulatory requirements and provided post-release support to track real-time user issues and analytics for.
* **L T Housing Finance (Jan 2018 to Sep 2019)**

**Designation: Business Manager**

**Role**: ***Business Analyst***

**Project 2 :- LTFS – Home Loan Application Login & Disbursement ||1.9 years ||**

* Actively collaborated with Product Manager to streamline the home loan lifecycle – from lead generation to disbursement – via the Sales One application.
* Participated in daily stand-ups, sprint planning, and backlog grooming meetings to support the delivery of prioritized features.
* Conducted requirement analysis and documented user stories for modules like customer onboarding, eligibility checks, KYC, and sanctioning workflow.
* Supported UI/UX team in wireframe validation for field usability, ensuring seamless experience for sales executives on mobile devices.
* Helped define acceptance criteria and ensured traceability through RTM for all functional flows and compliance points.
* Coordinated with QA teams during integration testing and assisted business users during UAT.
* Collected feedback from sales branches and helped in refining backlog items in alignment with user needs and business goals.
* Provided post-go-live support, resolving real-time issues and supporting the Product Manager in roadmap planning.
* Ensured data validation and MIS reporting modules were aligned with internal audit and NHB compliance norms.
* Supported product demos, documented enhancements, and tracked production bugs using JIRA and Confluence.

**Religare Finevest (Sep 2014 to Jan 2018)**

**Designation: Relationship Manager (3.5 Years)**

* Led the end-to-end product lifecycle for Secured and Unsecured Business Loan products tailored for SMEs.
* Collaborated with cross-functional teams to design, launch, and scale lending solutions aligned with market demands.
* Conducted competitor analysis and customer feedback reviews to enhance product features and reduce turnaround time.
* Managed documentation, risk policy alignment, and digital workflows to streamline disbursal and approval processes.
* Monitored product performance metrics and implemented strategic improvements to boost loan portfolio quality.

 **Kotak Mahindra bank (Sep 2014 to Jan 2018)**

 **Designation: Relationship Manager (1.5 years)**

 **•** Supported the Product Manager in developing and enhancing loan products to align with market needs and regulatory compliance.

• Coordinated with sales, credit, and tech teams to ensure smooth execution of product strategies across regions.

• Analysed customer feedback and market data to suggest product refinements and improve user experience.

• Assisted in documentation, feature roadmap creation, and performance tracking for ongoing product initiatives.

• Ensured seamless communication between stakeholders to maintain project timelines and drive product growth**.**

**ICICI bank (Sep 2014 to Jan 2018)**

 **Designation: Officer (1.5 years)**

• WORKING UNDER BANKING MANAGEMENT RECONCILIATION WHERE LOOKING MAPPING OF AGENCY CASH COLLECTION, DEALER

• FUNDING, INTERNET BANKING (CLICK TO PAY & CALL TO PAY)

• SPOOLING OF BANK STATEMENT FROM FINNACLE SYSTEM & INTERNAL OPEN ITEMS FROM BANK RECONCILIATION SYSTEM ON DAILY BASIS.

• CLEARING THE RECONCILIATION AND EXPLORING THE ERROR IN THE ACCOUNTS RELATED TO RECONCILIATION.

• ANALYSIS OF THOSE ENTRIES THAT NOT PASSED & ARE FORWARDED TO REPAYMENT TEAM